

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION**

In re: BRYANT L HEARD	§	Case No. 17-bk-12582
CINDY WILSON-HEARD	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/12/2017.
- 2) The plan was confirmed on 09/19/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 06/14/2022.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$161,641.00.
- 10) Amount of unsecured claims discharged without full payment: \$365,951.66.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 54,371.83	
Less amount refunded to debtor(s)	\$ 1,377.50	
NET RECEIPTS		\$ 52,994.33

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,878.69	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,252.27	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 8,130.96
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GEORGETTE MILLER, ESQ.	Lgl	0.00	NA	NA	3,878.69	0.00
PHILADELPHIA PARKING	Uns	0.00	1,924.00	1,924.00	0.00	0.00
PERITUS PORTFOLIO SERV	Uns	0.00	13,478.67	13,478.67	294.37	0.00
ECMC	Uns	0.00	63,570.90	63,570.90	1,388.36	0.00
QUANTUM3 GROUP	Uns	0.00	7,366.28	7,366.28	160.88	0.00
PENNSYLVANIA DEPT. OF REVENUE	Pri	0.00	341.86	341.86	0.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Uns	0.00	135.90	135.90	0.00	0.00
Atlas Acquisitions LLC	Uns	0.00	164.38	164.38	3.59	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	61,163.81	61,163.81	1,335.80	0.00
LVNV FUNDING	Uns	0.00	364.91	364.91	7.97	0.00
CITY OF PHILA	Sec	0.00	2,378.01	2,378.01	0.00	0.00
PHFA LOAN SERVICING DIVISION	Sec	0.00	44,214.49	44,214.49	41,672.40	0.00
AMERICAN CREDIT ACCEPT	Uns	8,249.00	NA	NA	0.00	0.00
PGW	Uns	4,627.00	NA	NA	0.00	0.00
ACCEPTANCE NOW	Uns	3,620.00	NA	NA	0.00	0.00
AES/ BONY US	Uns	10,808.00	NA	NA	0.00	0.00
AES/ BONY US	Uns	4,817.00	NA	NA	0.00	0.00
AMERICAN HERITAGE FCU	Uns	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CAPITAL COLLECTION SVC	Uns	140.00	NA	NA	0.00	0.00
CENTRAL FINL CONTROL	Uns	25.00	NA	NA	0.00	0.00
CENTRAL FINL CONTROL	Uns	25.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA	Uns	364.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA	Uns	106.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA	Uns	122.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA	Uns	31.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SVC	Uns	6,297.00	NA	NA	0.00	0.00
DSNB MACYS	Uns	71.00	NA	NA	0.00	0.00
EINSTEIN HOSPITAL	Uns	0.00	NA	NA	0.00	0.00
GRIMLEY FINANCIAL	Uns	151.00	NA	NA	0.00	0.00
LDC COLLECTIONS SYSTEMS	Uns	162.00	NA	NA	0.00	0.00
LEASE & RENTAL MGMT CO	Uns	11,555.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	1,673.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	471.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	471.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	311.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	249.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	198.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGEN	Uns	111.00	NA	NA	0.00	0.00
NCO FIN/99	Uns	911.00	NA	NA	0.00	0.00
NU 2 U AUTO	Uns	9,557.00	NA	NA	0.00	0.00
OLIPHANT FINANCIAL	Uns	164.00	NA	NA	0.00	0.00
PAYLIANCE	Uns	132.00	NA	NA	0.00	0.00
PAYLIANCE	Uns	35.00	NA	NA	0.00	0.00
PECO	Uns	1,732.43	NA	NA	0.00	0.00
PHILADELPHIA TRAFFIC COURT	Uns	561.25	NA	NA	0.00	0.00
PNC BANK/GLELSI	Uns	53,021.00	NA	NA	0.00	0.00
RAC ACCEPTANCE	Uns	3,985.00	NA	NA	0.00	0.00
RAYMOUR & FLANNIGAN	Uns	0.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Uns	20,414.00	NA	NA	0.00	0.00
UNV FIDLT	Uns	110.00	NA	NA	0.00	0.00
US DEPT OF ED/GLELSI	Uns	17,000.00	NA	NA	0.00	0.00
US DEPT OF ED/GREAT LAKES	Uns	60,757.00	NA	NA	0.00	0.00
XEROX SOLUTI	Uns	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 44,214.49	\$ 41,672.40	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 2,378.01	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 46,592.50	\$ 41,672.40	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 341.86	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 341.86	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 148,168.85	\$ 3,190.97	\$ 0.00

Disbursements:

Expenses of Administration	\$ 8,130.96	
Disbursements to Creditors	\$ 44,863.37	
TOTAL DISBURSEMENTS:		\$ 52,994.33

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/14/2022

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.